

Notice of Allowability**Application No.**

10/676,621

Applicant(s)

MODI, MANOJ

Examiner

SUSAN Y. CHEN

Art Unit

2161

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 06/25/08.
2. ☒ The allowed claim(s) is/are 1, 2, 25 and 26.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☒ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
(a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
(b) ☒ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☐ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☒ Interview Summary (PTO-413),
Paper No./Mail Date _____
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____.

Response to Amendment

This office action is in response to the amendment filed on June 25, 2008.

Claims 1-2 and 25-26 are pending for examination. Claims 1 and 25-26 have been amended. Claims 2-24 and 27-29 have been canceled.

Terminal Disclaimer

The terminal disclaimer filed on Sept 28, 2006 disclaiming the terminal portion of any patent granted on this application which would extend beyond the expiration date of U.S. Co-pending Application No. 10/677,037 has been reviewed and is accepted. The terminal disclaimer has been accepted & recorded.

EXAMINER'S AMENDMENT

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with the attorney on record (Robert D. Atkins) on September 11, 2008.

AMENDMENT:

To the Application received on June 25, 2008 please modify the following:

Please replace Fig. 16 as attached "USSN 10676621-Replacement Fig-16".

In addition, Please amended the claims as following:

1. (Currently amended) A method of compiling real property information from a central database, comprising:

- providing a computer system for executing a website, the computer system being configured to retrieve data from the central database via a computer network;

- storing real property information from a portfolio of real properties on the central database, the real property information being organized into a plurality of information categories consisting of general purpose records, infrastructure records, business records, accounting records, and maintenance records, to aid in retrieval of the real property information based on specific requests therefor;

- determining a valuation of each of the real properties of the portfolio of real properties;

- retrieving the real property information from multiple information categories on the central database;

- combining the real property information from the multiple information categories to provide a set of real properties from the portfolio of real properties, the set of real properties to be offered as collateral in a loan package such that a fair market valuation of the set of real properties is at least equal to a value of the loan package in the event of a foreclosure and default sale;

- providing access to the real property information related to the set of real properties to a lender through the website by providing a log-in code to the lender which limits the lender to viewing the real property information related to the set of real properties;

providing search selections for the lender to search based on attributes of the set of real properties, wherein the lender makes selections to view the real property information which is retrieved from the central database, wherein the search selections consist of property identification (ID), address, executive summary, lender notes, demographics, owner, lien, building square footage, acres, map, occupancy, environmental, cost, book value, appraisal, property tax, title report, income or expense, competition, budget, rent roll, unit mix, furniture, fixtures and equipment (FFE), and contacts, and wherein the search selections are provided in a single web page;

providing a summary of search results for a plurality of real properties when search selections match more than one real property;

transmitting the real property information to a client computer system;

displaying only a first portion of the real property information related to the set of real properties which is approved for lender viewing;

receiving a request for a second portion of real property information from the lender;

verifying user access privileges of the lender;

adding the second portion of real property information to that approved for lender viewing if the lender has sufficient user access privileges; and

displaying the added real property information as selected by the lender on the website, the website including a user interface for filtering the real property information and being transmitted to the client computer system via a computer network.

2. (Original) The method of claim 1 further including:

accessing the real property information from the central database through a communication network; and

displaying the real property information for the lender operating a computer system remote from the central database.

3-24. (Cancelled)

25. (Currently amended) A computer system for compiling real property information from a central database, comprising:

processor means for ~~providing a computer system for~~ executing a website, the ~~computer system~~ processor means being configured to retrieve data from the central database via a computer network;

storage means for storing real property information from a portfolio of real properties on the central database, the real property information being organized into a plurality of information categories consisting of general purpose records, infrastructure records, business records, accounting records, and maintenance records, to aid in retrieval of the real property information based on specific requests therefor;

determination means for determining a valuation of each of the real properties of the portfolio of real properties;

retrieval means for retrieving the real property information from multiple information categories on the central database;

combining means for combining the real property information from the multiple information categories to provide a set of real properties from the portfolio of real properties, the set of real properties to be offered as collateral in a loan package such that a fair market valuation of the set of real properties is at least equal to a value of the loan package in the event of a foreclosure and default sale;

access means for providing access to the real property information related to the set of real properties to a lender through the website by providing a log-in code to the lender which limits the lender to viewing the real property information related to the set of real properties;

search selection means for providing search selections for the lender to search based on attributes of the set of real properties, wherein the lender makes selections to view the real property information which is retrieved from the central database, wherein the search selections consist of property identification (ID), address, executive summary, lender notes, demographics, owner, lien, building square footage, acres, map, occupancy, environmental, cost, book value, appraisal, property tax, title report, income or expense, competition, budget, rent roll, unit mix, furniture, fixtures and

equipment (FFE), and contacts, and wherein the search selections are provided in a single web page:

summation means for providing a summary of search results for a plurality of real properties when search selections match more than one real property;

transmission means for transmitting the real property information to a client computer system;

first display means for displaying only a first portion of the real property information related to the set of real properties which is approved for lender viewing;

receiving means for receiving a request for a second portion of real property information from the lender;

verification means for verifying user access privileges of the lender;

addition means for adding the second portion of real property information to that approved for lender viewing if the lender has sufficient user access privileges; and

second display means for displaying the added real property information as selected by the lender on the website, the website including a user interface for filtering the real property information and being transmitted to the client computer system via a computer network.

26. (Currently amended) The computer system of claim 25 further including:

second access means for accessing the real property information from the central database through a communication network; and

third display means for displaying the real property information for the lender operating a computer system remote from the central database.

27-29. (Cancelled)

Allowable Subject Matter

Claims 1-2 and 25-26, are allowed.

The following is an examiner's statement of reasons for allowance:

Claims 1 and 25, are allowable because the prior art on record or that encountered in searching for the invention, fails to disclose or suggest the features of instant invention – To facilitate the compiling of real property information from a central database by providing the claimed search selections consisting of the acts: property identification (ID), address, executive summary, lender notes, demographics, owner, lien, building square footage, acres, map, occupancy, environmental, cost, book value, appraisal, property tax, title report, income or expense, competition, budget, rent roll, unit mix, furniture, fixtures and equipment (FFE), and contacts in a single web page which is approved for lender viewing in a combination as claimed by applicant.

Claims 2 and 26, are depend on claims 1 and 25 respectively, hence, are allowable.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to SUSAN Y. CHEN whose telephone number is (571)272-4016. The examiner can normally be reached on Monday - Friday from 7:00-4:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Mofiz Apu can be reached on 571-272-4080. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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September 10, 2008

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